

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Kenneth Murphy</u> | Social Security number or ITIN | xxx-xx-5895 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 18-29062-MBK | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Murphy

10/20/23

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth Murphy
Debtor

Case No. 18-29062-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 20, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 22, 2023:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | Kenneth Murphy, 443 Kenbury Road, Somerville, NJ 08876-3778 |
| 517775670 | + Joseph J. Murphy, POB 882, Dover, DE 19903-0882 |
| 517775675 | + Midland Funding (Exxon Mobil card), 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710 |
| 517775678 | + Sheena Daneshyar, 120 Corporate Boulevard, Norfolk, VA 23502-4952 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Oct 20 2023 21:00:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreign03.ne.ecf@usdoj.gov | Oct 20 2023 21:00:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517775665 | Email/PDF: bncnotices@becket-lee.com | Oct 20 2023 20:56:44 | American Express, PO Box 981535, El Paso, TX 79998-1535 |
| 517814638 | Email/PDF: bncnotices@becket-lee.com | Oct 20 2023 20:57:48 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517775666 | EDI: BANKAMER.COM | Oct 21 2023 00:35:00 | Bank of America, PO Box 982235, El Paso, TX 79998-2235 |
| 517849720 | + EDI: BANKAMER2.COM | Oct 21 2023 00:35:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 517775667 | EDI: CAPITALONE.COM | Oct 21 2023 00:35:00 | Capital One Bank, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517855430 | EDI: CAPITALONE.COM | Oct 21 2023 00:35:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083 |
| 517812420 | Email/PDF: bncnotices@becket-lee.com | Oct 20 2023 20:57:21 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517775674 | EDI: CITICORP.COM | Oct 21 2023 00:35:00 | Macy's, PO Box 8061, Mason, OH 45040 |
| 517905905 | EDI: Q3G.COM | Oct 21 2023 00:35:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 517775668 | + EDI: COLLECTCORP.COM | Oct 21 2023 00:35:00 | Gatestone & Co., 455 North 3rd St., Suite 260, Phoenix, AZ 85004-3937 |
| 517775669 | EDI: IRS.COM | Oct 21 2023 00:35:00 | Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346 |
| 517775672 | + Email/Text: PBNCNotifications@peritussservices.com | Oct 20 2023 20:58:00 | Kohl's, PO Box 3084, Milwaukee, WI 53201-3084 |
| 517775673 | + Email/Text: BKNotice@ldvlaw.com | Oct 20 2023 20:59:00 | Lyons, Doughty & Veldhuis, 136 Gaither Drive, |

District/off: 0312-3

User: admin

Page 2 of 3

Date Rcvd: Oct 20, 2023

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|-----------|--|----------------------|---|
| 517775671 | Email/Text: Bankruptcy@mjrf.com | Oct 20 2023 20:59:00 | Suite 100, Mount Laurel, NJ 08054-2239 Kerri S. Flynn, Esq. Mullooly, Jeffrey, 6851 Jerrico Tpke, Suite 220, Syosset, NY 11791-9036 |
| 517881025 | + Email/Text: bankruptcydpt@mcmcg.com | Oct 20 2023 20:59:00 | Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011 |
| 517905729 | EDI: PRA.COM | Oct 21 2023 00:35:00 | Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541 |
| 517775677 | Email/Text: signed.order@pfwattorneys.com | Oct 20 2023 20:58:00 | Pressler Felt & Warshaw, LLP, ATTN: Christopher Odogbili, Esq., 7 Entin Road, Parsippany, NJ 07054-9944 |
| 517775676 | + EDI: PRA.COM | Oct 21 2023 00:35:00 | Portfolio Recovery Services, P.O. Box 12914, Norfolk, VA 23541-0914 |
| 517775679 | Email/Text: TFS_Agency_Bankruptcy@toyota.com | Oct 20 2023 20:59:00 | Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197 |
| 517972859 | + Email/Text: ToyotaBKNotices@nationalbankruptcy.com | Oct 20 2023 20:58:00 | Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013 |
| 517887533 | + EDI: AIS.COM | Oct 21 2023 00:35:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | *+ | Joseph J. Murphy, POB 882, Dover, DE 19903-0882 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 20, 2023 at the address(es) listed below:

| Name | Email Address |
|--------------------|---|
| Albert Russo | docs@russotrustee.com |
| Denise E. Carlon | on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Michael McLaughlin | on behalf of Debtor Kenneth Murphy mmclaughlin@mmcllaw.com |
| U.S. Trustee | |

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Page 3 of 3

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USTPRegion03.NE.ECF@usdoj.gov

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